

**Information to identify the case:**

Debtor 1	<u>Claudette M. Ashmead</u>		Social Security number or ITIN xxx-xx-6450
	First Name	Middle Name	Last Name
EIN	-----		
Debtor 2 (Spouse, if filing)	<u>First Name Middle Name Last Name</u>		Social Security number or ITIN -----
	First Name	Middle Name	Last Name
EIN	-----		
United States Bankruptcy Court	District of New Jersey		
Case number:	<u>16-11716-MBK</u>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Claudette M. Ashmead

7/2/18

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Claudette M. Ashmead  
 Debtor

Case No. 16-11716-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 3180WPage 1 of 1  
Total Noticed: 15

Date Rcvd: Jul 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 04, 2018.

db	+Claudette M. Ashmead, 217 Monmouth Street, Hightstown, NJ 08520-3107
515973541	+BK OF AMER, 4909 SAVARESE CIR, TAMPA, FL 33634-2413
515973543	+East Windsor EFT Group, Attn. Paramount Acceptance, 4725 S. Holladay Blvd., Salt Lake City, UT 84117-5400
515973544	+FAIR COLLECTIONS & OUT, 12304 BALTIMORE AVE STE, BELTSVILLE, MD 20705-1314
515973540	+George W. Ashmead, 217 Monmouth Street, Hightstown, NJ 08520-3107
515973547	+OCWEN LOAN SERVICING L, 12650 INGENUITY DR, ORLANDO, FL 32826-2703
516417476	+Rutgers, The State University of NJ, Edward L. Berger, Esquire, 1760 Market St., Suite 608, Philadelphia, PA 19103-4105
515973548	+SPECIALIZED LOAN SERVI, 8742 LUCENT BLVD.#300, HIGHLANDS RANCH, CO 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jul 03 2018 00:30:38 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 03 2018 00:30:33 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515973542	+E-mail/Text: bankruptcy.bnc@ditech.com Jul 03 2018 00:30:03 DITECH FINANCIAL LLC, PO BOX 6172, RAPID CITY, SD 57709-6172
516039535	E-mail/Text: camanagement@mtb.com Jul 03 2018 00:30:06 M&T Bank, Post Office Box 840, Buffalo, New York 14240
516037575	E-mail/Text: camanagement@mtb.com Jul 03 2018 00:30:06 M&T Bank, c/o Schiller Knapp Lefkowitz & Hertz L, Post Office Box 840, Buffalo, New York 14240
515973545	E-mail/Text: camanagement@mtb.com Jul 03 2018 00:30:06 M&T Bank, PO Box 4091, Buffalo, NY 14240
515973546	+EDI: NAVIENTFKASMSERV.COM Jul 03 2018 03:53:00 NAVIENT, PO BOX 9500, WILKES BARRE, PA 18773-9500

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 04, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 2, 2018 at the address(es) listed below:

Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Jaclyn Christine Clemmer	on behalf of Creditor M&T BANK jclemmer@schillerknapp.com, tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com;sbatcher@schillerknapp.com
Michael E. Blaine	on behalf of Creditor M&T BANK tshariff@schillerknapp.com;kcollins@schillerknapp.com;sbatcher@schillerknapp.com;ahight@schillerknapp.com
Rebecca Ann Solarz	on behalf of Creditor The Bank of New York Mellon as Trustee for CWABS, Inc. Asset-Backed Certificates, Series 2006-8 rsolarz@kmllawgroup.com
Richard James Tracy, III	on behalf of Creditor M&T BANK rtracy@schillerknapp.com, tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com;sbatcher@schillerknapp.com
Russell L. Low	on behalf of Debtor Claudette M. Ashmead rbear611@aol.com, ecf@lowbankruptcy.com;r57808@notify.bestcase.com

TOTAL: 7